

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

Valuation of Security     Assumption of Executory Contract or Unexpired Lease     Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 17-14028  
John J. Garagozzo, Judge: JNP  
Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original    ☒ Modified/Notice Required    Date: 09/16/2019  
☒ Motions Included    ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: KAW    Initial Debtor: JJG    Initial Co-Debtor: \_\_\_\_\_

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 1,710.00 per month to the Chapter 13 Trustee, starting on March 1, 2019 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☒ Other sources of funding (describe source, amount and date when funds are available):

Lump sum payment upon confirmation of plan.

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☒ NONE**

- a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).
- b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 4,750.00
DOMESTIC SUPPORT OBLIGATION	Stephanie Santoro	\$0.00-current & payments to continue outside plan
Joseph Marchand-Ch7 Trustee	Administrative	12,378.84
IRS	Taxes	\$2,316.93
State of New Jersey	Taxes	\$100.00
Pennsylvania Department of Revenue	Taxes	\$905.10
City of Philadelphia Law-Tax & Revenue Unit	Taxes	see non-standard provisions

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan** ☒ **NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☒ Not less than \$ 140,000.00 to be distributed *pro rata*  
☐ Not less than \_\_\_\_\_ percent  
☐ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☐ NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☐ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
	residence	judicial					

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☐ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Pennsylvania Department of Revenue	Chattel	\$11,086.67	\$6,109.63	IRS Claim #7	n/a	\$11,086.67

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☐ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Internal Revenue Service	Chattel	\$302,978.56	\$6,109.63	\$6,109.63 plus interest	\$296,868.93

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Law Office of Kimberly A. Wilson, LLC;
- 3) Secured Claims,
- 4) Priority & Unsecured, if any.

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 2/12/19.

Explain below **why** the plan is being modified:

1. To address DSO obligation.
2. City of Philadelphia Law-Tax & Revenue Unit added for potential debt
3. Update amount to be paid to the Chapter 7 trustee, Joseph Marchand.

Explain below **how** the plan is being modified:

1. DSO recipient added to part 3.
2. City of Philadelphia Law-Tax & Revenue Unit added to part 3.
3. Amount updated to Joseph Marchand in part 3.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

Resolution sought by consent orders with the IRS, City of Philadelphia Law-Tax & Revenue & the State of New Jersey

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 09/16/2019

/S/John J. Garagozzo  
Debtor

Date: \_\_\_\_\_

/S/  
Joint Debtor

Date: 09/16/2019

/S/ Kimberly A. Wilson  
Attorney for Debtor(s)

## Imaged Certificate of Notice Page 11 of 13

United States Bankruptcy Court  
District of New JerseyIn re:  
John J. Garagozzo  
DebtorCase No. 17-14028-JNP  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf901Page 1 of 3  
Total Noticed: 83

Date Rcvd: Sep 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2019.

db +John J. Garagozzo, 108 Brookhollow Court, Mickleton, NJ 08056-1253  
 aty Dept. of Revenue Commonwealth of Pennsylvania, dep, Bureau of Compliance, Dept. 280946,  
 Harrisburg, PA 17128-0946  
 aty +Douglas A. Madanick, Kulzer & DiPadova, PA, 76 E. Euclid Avenue, Suite 300,  
 Haddonfield, NJ 08033-2342  
 acc +Betty Jane Harrison-Marshall, 24 North White Horse Pike, Somerdale, NJ 08083-1741  
 acc +Giuliano Miller & Co LLC, Berlin Business Park, 140 Bradford Ave.,  
 West Berlin, NJ 08091-9216  
 acc +Giuliano, Miller & Company, LLC., Berlin Business Park, 140 Bradford Drive,  
 West Berlin, NJ 08091-9216  
 r +Hileman Real Estate, Inc., 11065 Cathell Road, Berlin, MD 21811-9378  
 cr +Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, 1451 Thomas Langston Rd.,  
 Winterville, NC 28590-8872  
 516676431 AMA Insurance, 300 N. Wabash Avenue, Suite 39300, Chicago, IL 60611  
 516676426 +Accurate Termite & Pest Control, 30139 Susses Hwy., Laurel, DE 19956-3826  
 516676429 +Alastain James Speirs, PO Box 26, Mickleton, NJ 08056-0026  
 516676430 +Allegheny County Court Office, 414 Grant Street, 1st Floor, Pittsburgh, PA 15219-2419  
 516676432 +American Express, World Financial Center, 200 Vesey Street, New York, NJ 10285-1000  
 516676433 +American Servicing Company, PO Box 10328, Des Moines, IA 50306-0328  
 516676437 Attorney Registration, Pennsylvania Judicial Center, 601 Commonwealth Ave., Ste. 5600,  
 PO Box 62625, Harrisburg, PA 17106-2625  
 516676445 Commonwealth of Pennsylvania, Department of Revenue / Taxes, PO Box 280901,  
 Harrisburg, PA 17128-0901  
 516676446 +Deutsche Bank National Trust Co., c/o Phelan, Hallinan, Diamond & Jones PC,  
 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437  
 518065773 +Disciplinary Board of the Supreme, Court of Pennsylvania, PO Box 62625,  
 Harrisburg, PA 17106-2625  
 516676449 #+Diversified Insurance & Financial Svcs, 13 Horton Street, Hammonton, NJ 08037-1714  
 516676450 +Father Martin's Ashley, 800 Tydings Lane, Havre De Grace, MD 21078-2102  
 516676451 +Gloucester County Clerk, 1 N. Broad Street, Woodbury, NJ 08096-4602  
 518285906 +Internal Revenue Service, Attny General, Dept of Justice, Ben Franklin Station,  
 P.O. Box 683, Washington, DC 20044-0683  
 516676455 +Kaplan, Leaman & Wolfe, 111 S. Independence Mall, Philadelphia, PA 19106-2515  
 516676456 +Katrina Vitale, Esquire, 105 N. Broad Street, Woodbury, NJ 08096-1703  
 516676457 +Law Office of Katrina Vitale, LLC, 105 N. Broad Street, Woodbury, NJ 08096-1703  
 516676458 +Law Offices of Katrina Vitale, Stephen Guice, Esquire, 413 Clements Bridge Road,  
 Barrington, NJ 08007-1809  
 516676460 +M. Burr Keim Company, 2021 Arch Street, Philadelphia, PA 19103-1467  
 516676461 Neiman Marcus, PO Box 5235, Carol Stream, IL 60197-5235  
 516676462 Neiman Marcus, PO Box 729080, Dallas, TX 75372-9080  
 518280698 +New Jersey DFD/OCSS, PO Box 716, Trenton, NJ 08625-0716  
 516676464 Northstar Location Services, LLC, 4285 Genesee Street, Cheektowga, NY 14225-1943  
 516676467 PNC Bank, N.A., Attn Bankruptcy Dept., PO Box 489909, Charlotte, NC 28269-5329  
 516676465 Penn Medicine, PO Box 8484, Cherry Hill, NJ 08002-0484  
 516713657 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
 Harrisburg, PA 17128-0946  
 516676466 +Phelan, Hallinan, Diamond & Jones PC, 400 Fellowship Road, Suite 100,  
 Mount Laurel, NJ 08054-3437  
 516676468 +SCORE American Soccer Company, Inc., 726 E. Anaheim St., Wilmington, CA 90744-3635  
 516676471 +SLS, 8742 Lucent Boulevard, Suite 300, Highlands Ranch, CO 80129-2386  
 517052730 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of Treasury,  
 Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)  
 516676469 +Sears/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282  
 516676470 +Sheriff of Gloucester County, County Administration Building, 2 South Broad Street,  
 PO Box 337, Woodbury, NJ 08096-7337  
 516676472 +South Jersey Gas, Customer Care Center, PO Box 577, Hammonton, NJ 08037-0577  
 516758958 South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091  
 516676473 Specialized Loan Servicing, LLC, PO Box 636007, Littleton, CO 80163-6007  
 516676474 State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 445,  
 Trenton, NJ 08695-0445  
 518280697 +Stephanie Santoro, 47 Fredrick Blvd, Swedesboro, NJ 08085-4245  
 516676476 +Superior Court of New Jersey, Cumberland County, 60 West Broad Street,  
 Bridgeton, NJ 08302-2515  
 516676478 +TD Auto Finance, PO Box 9223, Farmington, MI 48333-9223  
 516676477 +Target National Bank, 3701 Wayzata Blvd., Minneapolis, MN 55416-3440  
 516676479 +The Bureaus, 650 Dundee Rd 370, Northbrook, IL 60062-2757  
 516676482 +USD District 10 Pension Fund, Jimmie Nolan and James Gloner, 410 N. 8th Street,  
 Philadelphia, PA 19123-3903  
 516676481 +USW District 10 Local 286 Pension Fund, Jimmie Nolan and James Gloner, 410 N. 8th Street,  
 Philadelphia, PA 19123-3903  
 517093523 +USW District 10 Local 286 Pension Fund, c/o Spear Wilderman, PC,  
 230 South Broad Street, 14th Floor, Philadelphia, PA 19102-4121

District/off: 0312-1

User: admin  
Form ID: pdf901

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Total Noticed: 83

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516676480 +United Property & Casualty Insurance Co., PO Box 51149, Sarasota, FL 34232-0330  
516676483 Veritext/Pennsylvania, 225 S. 15th Street, Philadelphia, PA 19102  
516676484 +Wade D. Albert, Esquire, Sobol & Sobol, PC, 1845 Walnut Street, 23rd Floor,  
Philadelphia, PA 19103-4723  
518119503 +Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000  
516676486 +Wells Fargo Dealer Services, PO Box 1697, Winterville, NC 28590-1697  
516676485 Wells Fargo Dealer Services, PO Box 17900, Denver, CO 80217-0900  
516676487 +Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 18 2019 23:47:46 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 18 2019 23:47:45 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
cr E-mail/Text: megan.harper@phila.gov Sep 18 2019 23:47:59 City of Philadelphia,  
c/o Pamela Elchert Thurmond, 1401 John F. Kennedy Blvd., Room 580,  
Municipal Services Building, Philadelphia, PA 19102  
516676428 E-mail/Text: amscbankruptcy@adt.com Sep 18 2019 23:48:04 ADT Security Services,  
PO Box 371878, Pittsburgh, PA 15250-7878  
516676427 +E-mail/Text: amscbankruptcy@adt.com Sep 18 2019 23:48:04 ADT Security Services,  
3190 S. Vaughn Way, Aurora, CO 80014-3512  
516676434 E-mail/Text: legal@arsnational.com Sep 18 2019 23:47:34 ARS National Services, Inc.,  
PO Box 469046, Escondido, CA 92046-9046  
516676435 +E-mail/Text: legal@arsnational.com Sep 18 2019 23:47:34 ARS National Services, Onc.,  
Department # 110840, PO Box 1259, Oaks, PA 19456-1259  
516676436 +E-mail/Text: bankruptcy@pepcoholdings.com Sep 18 2019 23:47:32 Atlantic City Electric,  
PO Box 13610, Philadelphia, PA 19101-3610  
516946671 E-mail/Text: bankruptcy@pepcoholdings.com Sep 18 2019 23:47:33  
Atlantic City Electric Company, Pepco Holdings, Inc.,  
Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133,  
Carneys Point, NJ 08069-3600  
516676438 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 18 2019 23:47:40 Boscov's, PO Box 659622,  
San Antonio, TX 78265-9622  
516676443 E-mail/Text: megan.harper@phila.gov Sep 18 2019 23:47:59 City of Philadelphia,  
Department of Revenue, PO Box 1630, Philadelphia, PA 19105-1630  
518032803 +E-mail/Text: megan.harper@phila.gov Sep 18 2019 23:47:58  
CITY OF PHILADELPHIA LAW DEPARTMENT, TAX & REVENUE UNIT, BANKRUPTCY GROUP, MSB,  
1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1613  
516676439 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 18 2019 23:45:21 Capital One,  
PO Box 85619, Richmond, VA 23285-5619  
516970638 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 18 2019 23:45:21  
Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
516676440 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 18 2019 23:45:21  
Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281  
516676441 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 18 2019 23:45:52  
Capital One Retail Services, PO Box 71106, Charlotte, NC 28272-1106  
516676442 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 18 2019 23:45:21  
Capital One Services, LLC, PO Box 4144, Carol Stream, IL 60197-4144  
516676444 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 18 2019 23:47:41 Comenity Capital Bank,  
PO Box 183043, Columbus, OH 43218-3043  
516676447 E-mail/Text: Bankruptcy.Consumer@dish.com Sep 18 2019 23:47:44 DISH, PO Box 94063,  
Palatine, IL 60094-4063  
516676448 E-mail/Text: Bankruptcy.Consumer@dish.com Sep 18 2019 23:47:44 DISH NETWORK, PO Box 7203,  
Pasadena, CA 91109-7303  
516676453 E-mail/Text: cio.bncmail@irs.gov Sep 18 2019 23:47:31 IRS,  
Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346  
516676454 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Sep 18 2019 23:47:54 Jefferson Capital System,  
16 McLeland Road, Saint Cloud, MN 56303  
516676459 E-mail/PDF: gecsed@recoverycorp.com Sep 18 2019 23:45:19 Lowes Business Account/SYNCB,  
PO Box 530970, Atlanta, GA 30353-0970  
516676463 +E-mail/Text: bnc@nordstrom.com Sep 18 2019 23:47:28 Nordstrom Bank USA, PO Box 13589,  
Scottsdale, AZ 85267-3589

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518012881\* Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42,  
5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600  
516676452\* Internal Revenue Service, Insolvency Remittance, PO Box 7317,  
Philadelphia, PA 19101-7317  
518285904\* +Internal Revenue Service, United States Attorney, Peter Rodino Federal Building,  
970 Broad Street, Suite 700, Newark, NJ 07102-2527  
516676475 ##+Stephanie Santoro, 5 W. Wolfert Station Road, Mickleton, NJ 08056-1311

TOTALS: 0, \* 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin  
Form ID: pdf901

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Total Noticed: 83

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 20, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 16, 2019 at the address(es) listed below:

Denise A Kuhn on behalf of Attorney Dept. of Revenue Commonwealth of Pennsylvania, department of revenue dkuhn@attorneygeneral.gov  
Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2007-HE2, Mortgage Pass-Through Certificates, Series 2007-HE2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa ecmail@standingtrustee.com, summarymail@standingtrustee.com  
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TOTAL: 11